

Certificate Number: 05781-VAE-DE-021317781

Bankruptcy Case Number: 13-71090



05781-VAE-DE-021317781

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 1, 2013, at 2:54 o'clock PM PDT, Rey Morales completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Virginia.

Date: July 1, 2013 By: /s/Allison M Geving

Name: Allison M Geving

Title: President